

**From:** mark hendricks  
**To:** Microsoft ATR  
**Date:** 1/24/02 5:21pm  
**Subject:** Microsoft Settlement

To Whom it may Concern,

We have found the demise of competition in the browser market to cause us much more work in maintaining and developing web sites. As the Internet Explorer browser monopolized the market it became less and less sensitive to standards, to the point that it just runs roughshod over some of those standards most relied on.

For instance, much of our development depends on the Java standard. Microsoft no longer feels the need to support this standard. They instead require their proprietary ActiveX technology to support Java applications. ActiveX is considered a security risk in the real world. Therefore many institutional firewalls do not allow ActiveX, making all our Java applications non accessible to much of our public.

Everything we have done with QuickTime (a firewall friendly technology) has the same issues. These are two of many great standards (developed by Microsoft's former competitors) that people came to depend on. If Microsoft still had competition in the browser market they would not be trampling these standards to promote proprietary technology, they would be competing to make people's lives easier, as they did when there was still competition in the browser market.

Thank you for your consideration,

Mark Hendricks  
Project Leader  
Public Web Site  
Federal Reserve Bank of San Francisco  
101 Market St.  
San Francisco CA 94105  
415.974.3236